

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Melchior, et al.

Serial No.: 09/981,645

Filed: October 16, 2001

For: FACILITATING SELLER FINANCING  
AND ADVANCE PAYMENT FOR  
SELLERS IN A FULL SERVICE TRADE  
SYSTEM

Confirmation No. 7543

Examiner: Harish T. Dass

Art Unit: 3693

**REPLY TO OFFICE ACTION**

**Mail Stop: Amendment**  
COMMISSIONER FOR PATENTS  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Responsive to the Office Action dated August 3, 2007, Applicants submit the following amendments and remarks.

**Amendments** to the claims begin on Page 2.

**Remarks** begin on Page 10.